

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 11/15/11 and was converted to a case under chapter 7 on 6/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Derrick William Hoggard  
254 E. 1700 S.  
Salt Lake City, UT 84115

Kayla Rae Hoggard  
aka Kayla Dalebout  
254 E. 1700 S.  
Salt Lake City, UT 84115

Case Number:  
11-36409 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4965  
xxx-xx-3327

Attorney for Debtor(s) (name and address):

David T. Berry  
Berry & Tripp  
5296 South Commerce Drive  
Suite 200  
Salt Lake City, UT 84107  
Telephone number: (801) 265-0700

Bankruptcy Trustee (name and address):

Elizabeth R. Loveridge tr  
Woodbury & Kesler  
265 East 100 South  
Suite 300  
P.O. Box 3358  
Salt Lake City, UT 84110-3358  
Telephone number: (801) 364-1100

**Meeting of Creditors**

Date: **August 1, 2013**

Time: **11:30 AM**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/30/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 6/24/13

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Derrick William Hoggard  
 Kayla Rae Hoggard  
 Debtors

Case No. 11-36409-WTT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: ma  
 Form ID: rab9a

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Jun 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2013.

db/jdb  
 aty +Derrick William Hoggard, Kayla Rae Hoggard, 254 E. 1700 S., Salt Lake City, UT 84115-1955  
 aty +David T. Berry, Berry & Tripp, 5296 South Commerce Drive, Suite 200,  
 Salt Lake City, UT 84107-5337  
 aty +David x2Berry, Berry & Tripp, 5296 South 300 West, Suite 200,  
 Salt Lake City, UT 84107-5337  
 aty +Kenyon D. Dove, Smith Knowles, P.C., 4723 Harrison Boulevard, Suite 200,  
 Ogden, UT 84403-4319  
 aty +Leasa Tripp, Berry & Tripp, 5296 South 300 West, Suite 200, Salt Lake City, UT 84107-5337  
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
 Tucson, AZ 85712-1083  
 8011235 America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199  
 8011236 Attorney General for United States, Michael B. Mukasey, 950 Pennsylvania Ave, NW, Room 4400,  
 Washington, DC 20530-0001  
 8011237 Banfield Pet Hospital, 7063 NE Van Coover Plaza, Vancouver, WA 98662  
 8357402 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
 Tucson, AZ 85712-1083  
 8011239 +Card Service Center, PO Box 6275, Sioux Falls, SD 57117-6275  
 8011241 Central Portfolio Control, Inc., 6640 Shady Oak Rd, #300, Eden Prairie, MN 55344-7710  
 8011244 Emergency Physicians Group, Physicians Billing Office, PO Box 95970,  
 South Jordan, UT 84095-0970  
 8011246 +First Professional Services Corp., 8841 South Redwood Road Ste. B, West Jordan, UT 84088-9290  
 8011258 +Mountain Land Collections, P.O. Box 1280, American Fork, UT 84003-6280  
 8011262 +RC Willey Financial Services, PO Box 65320, Salt Lake City, UT 84165-0320  
 8011264 +RMS Collections, 77 Hartland St Ste 401, East Hartford, CT 06108-3253  
 8011263 Residential Acceptance Network, 300 W. 400 S. #268, Salt Lake City, UT 84101  
 8011265 +Robert G. Naylor MD, Erika C Lloyd MD, PO Box 95472, South Jordan, UT 84095-0472  
 8011266 Salt Lake County Treasurer, 2001 S. State St., #N1200, PO Box 410418,  
 Salt Lake City, UT 84141-0418  
 8011268 Select Health, P.O. Box 30192, Salt Lake City, UT 84130-0192  
 8011269 Sentry Credit, Inc., PO Box 12070, Everett, WA 98206-2070  
 8011270 Sim Gill, Salt Lake District Attorney, 2001 S. State Street, S-3600,  
 Salt Lake City, UT 84190-1210  
 8011271 +South Salt Lake Fire Dept., 2600 S. Main St., South Salt Lake, UT 84115-3023  
 8011273 +St. Mark's Hospital, P.O. Box 290429, Nashville, TN 37229-0429  
 8011272 St. Mark's Hospital, PO Box 740757, Cincinnati, OH 45274-0757  
 8011274 +US Attorney, District of Utah, David B. Barlow, 185 South State St. #400,  
 Salt Lake City, UT 84111-1552  
 8011276 +Utah Housing Corporation, 2479 S Lake Park Blvd., West Valley City, Utah 84120-8217  
 8011277 Utah Housing Corporation, PO Box 27564, Salt Lake City, UT 84127-0564  
 8051120 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: Wells Fargo Dealer Services, P.O. Box 19657,  
 Irvine, CA 92623-9657)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QERLOVERIDGE.COM Jun 25 2013 01:53:00 Elizabeth R. Loveridge tr, Woodbury & Kesler,  
 265 East 100 South, Suite 300, P.O. Box 3358, Salt Lake City, UT 84110-3358  
 8011238 EDI: HFC.COM Jun 25 2013 01:53:00 Best Buy/HSBC, PO Box 5226, Carol Stream, IL 60197-5226  
 8149607 EDI: RECOVERYCORP.COM Jun 25 2013 01:48:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 8011240 +EDI: RMSC.COM Jun 25 2013 01:53:00 Care Credit/GEMB, PO Box 981439,  
 El Paso, TX 79998-1439  
 8011242 EDI: CITICORP.COM Jun 25 2013 01:53:00 Citi Cards, P.O. Box 182564,  
 Columbus, OH 43218-2564  
 8011243 +E-mail/Text: brent.dehaan@dfcu.com Jun 25 2013 02:35:50 Desert First Credit Union,  
 2480 S 3850 W, Suite C, Salt Lake City, UT 84120-7296  
 8080476 EDI: RECOVERYCORP.COM Jun 25 2013 01:48:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 8024279 EDI: RECOVERYCORP.COM Jun 25 2013 01:48:00 GE Capital Retail Bank,  
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 8121719 EDI: RMSC.COM Jun 25 2013 01:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 8011247 +EDI: RMSC.COM Jun 25 2013 01:53:00 GEMB/ JC Penneys, PO BOX 981402,  
 El Paso, TX 79998-1402  
 8619568 EDI: RECOVERYCORP.COM Jun 25 2013 01:48:00 Granite Recovery LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
 8011249 +EDI: HFC.COM Jun 25 2013 01:53:00 HSBC, PO Box 5243, Carol Stream, IL 60197-5243  
 8011250 +EDI: HFC.COM Jun 25 2013 01:53:00 HSBC Bank Nevada N.A., 1111 Town Center Drive,  
 Las Vegas, NV 89144-6364  
 8071961 +EDI: BASSASSOC.COM Jun 25 2013 01:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

District/off: 1088-2

User: ma  
Form ID: rab9a

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Total Noticed: 64

Date Rcvd: Jun 24, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8011251 +EDI: HFC.COM Jun 25 2013 01:53:00 HSBC Card Services, PO Box 49352,  
San Jose, CA 95161-9352  
8011252 +EDI: HFC.COM Jun 25 2013 01:53:00 HSBC Retail Services, P.O. Box 49353,  
San Jose, CA 95161-9353  
8011248 EDI: HFC.COM Jun 25 2013 01:53:00 Household Bank, 12447 Southwest 69th Ave.,  
Portland, OR 97223-8517  
8011253 EDI: ICSYSTEM.COM Jun 25 2013 01:53:00 IC Systems, Inc., 444 Hwy 96 East, P.O. Box 64887,  
Saint Paul, MN 55164-0887  
8411232 EDI: AIS.COM Jun 25 2013 01:53:00 InSolve Recovery, LLC by American InfoSource LP,  
PO Box 269093, Oklahoma City, OK 73126-9093  
8011254 +EDI: IRS.COM Jun 25 2013 01:53:00 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
8011255 +E-mail/Text: bureauknight@yahoo.com Jun 25 2013 03:03:26 Knight Adjustment Bureau,  
404 East 4500 South #A-34, Salt Lake City, UT 84107-2710  
8011256 +EDI: RESURGENT.COM Jun 25 2013 01:53:00 LVNV Funding, PO Box 10584,  
Greenville, SC 29603-0584  
8011257 +EDI: RESURGENT.COM Jun 25 2013 01:53:00 LVNV Funding, P.O. Box 740281,  
Houston, TX 77274-0281  
8640517 EDI: AIS.COM Jun 25 2013 01:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
8011259 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 25 2013 03:12:01 NCO Financial,  
P.O. Box 15537, Wilmington, DE 19850-5537  
8011260 E-mail/Text: orsbankruptcy@utah.gov Jun 25 2013 02:23:56 Office of Recovery Services,  
515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033  
8011261 EDI: HFC.COM Jun 25 2013 01:53:00 Orchard Bank, PO Box 49352, San Jose, CA 95161-9352  
8619569 EDI: RECOVERYCORP.COM Jun 25 2013 01:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
8061371 EDI: RESURGENT.COM Jun 25 2013 01:53:00 ST MARK'S HOSPITAL, c/o B-Line, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221  
8011267 +EDI: SEARS.COM Jun 25 2013 01:53:00 Sears Credit Cards, PO Box 688957,  
Des Moines, IA 50368-8957  
8011245 EDI: USBANKARS.COM Jun 25 2013 01:53:00 FBS Card Service, PO Box 9487,  
Minneapolis, MN 55440-9487  
8011275 EDI: USBANKARS.COM Jun 25 2013 01:53:00 US Bank, PO Box 790408,  
Saint Louis, MO 63179-0408  
8011278 +EDI: UTAHTAXCOMM.COM Jun 25 2013 01:53:00 Utah State Tax Commission, Attn: Bankruptcy Unit,  
210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
Tucson, AZ 85712-1083  
8011279\* ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

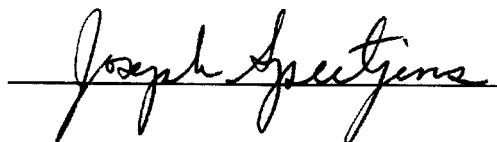
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2013

Signature:



District/off: 1088-2

User: ma  
Form ID: rab9a

Page 3 of 3  
Total Noticed: 64

Date Rcvd: Jun 24, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2013 at the address(es) listed below:

David x2Berry on behalf of Joint Debtor Kayla Rae Hoggard slc@berrytripp.com  
David x2Berry on behalf of Debtor Derrick William Hoggard slc@berrytripp.com  
David T. Berry on behalf of Debtor Derrick William Hoggard slc@berrytripp.com  
David T. Berry on behalf of Joint Debtor Kayla Rae Hoggard slc@berrytripp.com  
Elizabeth R. Loveridge tr eloveridge@wklawpc.com,  
rchristensen@wklawpc.com;eloveridge@ecf.epiqsystems.com  
Kenyon D. Dove on behalf of Creditor Utah Housing Corporation kdove@smithknowles.com,  
dcouch@smithknowles.com  
Kevin R. Anderson tr kanderson@ch13kra.com, lneebing@ch13kra.com  
Leasa Tripp on behalf of Debtor Derrick William Hoggard slc@berrytripp.com  
Leasa Tripp on behalf of Joint Debtor Kayla Rae Hoggard slc@berrytripp.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 12